

In re:  
Douglas V. Gratz  
Debtor

Case No. 24-10376-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 10, 2024

User: admin  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2024:

Recip ID	Recipient Name and Address
db	Douglas V. Gratz, 4231 E Cheltenham Avenue, Philadelphia, PA 19124-1414
14854756	Montgomery County Tax Claim Bureau, 1 Montgomery Plz Ste 600, Norristown, PA 19401-4851
14854758	+ Optmbnk/gsky, 1797 Ne Expressway, Atlanta, GA 30329-7803
14854762	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14866202	+ ThunderRoad Financial LLC, PO Box 631727, PO Box 631727, Irving, TX 75063-0001
14854770	Thunderroad Financia, Po Box 19849, Reno, NV 89511-2511
14854773	+ Univest Bank & Trust C, 14 Main St, Souderton, PA 18964-1713

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 11 2024 00:04:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 11 2024 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 11 2024 00:30:38	Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14865529	Email/PDF: resurgentbknofications@resurgent.com	Jul 11 2024 00:14:26	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14854730	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 11 2024 00:16:13	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14868598	Email/PDF: bncnotices@becket-lee.com	Jul 11 2024 00:16:04	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14854731	Email/PDF: bncnotices@becket-lee.com	Jul 11 2024 00:14:25	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14854732	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 11 2024 00:03:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14874264	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 11 2024 00:03:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14854733	Email/Text: BarclaysBankDelaware@tsico.com	Jul 11 2024 00:03:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14854734	Email/Text: rm-bknotices@bridgecrest.com	Jul 11 2024 00:04:00	Bridgecrest Acceptance Corp, Attn: Bankruptcy, 7300 East Hampton Avenue Suite 100, Mesa, AZ 85209-3324
14853408	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 11 2024 00:14:06	Bridgecrest Credit Company, LLC as Agent, AIS

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			Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14853612	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 11 2024 00:28:33	Bridgecrest Credit Company, LLC as Agent, and Servicer for Carvana, LLC, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14854739	Email/Text: megan.harper@phila.gov	Jul 11 2024 00:04:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14854735	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 11 2024 00:14:05	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14864490	+ Email/PDF: ebn_ais@aisinfo.com	Jul 11 2024 00:16:09	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14873503	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 11 2024 00:30:24	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14854737	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 11 2024 00:14:51	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14854738	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 11 2024 00:16:13	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14854740	Email/Text: bankruptcy@philapark.org	Jul 11 2024 00:04:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14854741	^ MEBN	Jul 10 2024 23:57:09	Coastl/prosp, Attn: Bankruptcy Dept Attn: Bankruptcy D, 221 main Street , Ste 400, San Francisco, CA 94105-1913
14854742	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 11 2024 00:04:00	Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14854743	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 11 2024 00:04:00	Comenity Bank/Pier 1, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14854744	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 11 2024 00:04:00	Comenity Bank/Zales, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14854745	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 11 2024 00:04:00	Comenitycapital/Indclb, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
14854746	Email/PDF: creditonebnotifications@resurgent.com	Jul 11 2024 00:28:43	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14854747	Email/Text: mrdiscen@discover.com	Jul 11 2024 00:03:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14854748	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 11 2024 00:14:14	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14854754	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 11 2024 00:14:51	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14858057	Email/Text: mrdiscen@discover.com	Jul 11 2024 00:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14854749	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jul 11 2024 00:04:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14854750	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 11 2024 00:03:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14854751	+ Email/Text: bankruptcy@huntington.com	Jul 11 2024 00:04:00	Huntington National Bank, Attn: Bankruptcy, PO Box 340996, Columbus, OH 43234-0996
14854752	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 11 2024 00:03:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

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14854736	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 11 2024 00:15:44	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14859128	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 11 2024 00:03:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14872500	Email/PDF: resurgentbknotifications@resurgent.com	Jul 11 2024 00:15:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14854753	+ Email/Text: Documentfiling@lciinc.com	Jul 11 2024 00:03:00	Lendclub Bnk, Attn: Bankruptcy Attn: Bankruptcy, 595 Market Street , Suite 200, San Francisco, CA 94105-2802
14854755	+ Email/Text: bankruptcy@marinerfinance.com	Jul 11 2024 00:03:00	Mariner Finance, LLC, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904
14872865	+ Email/Text: bankruptcy@marinerfinance.com	Jul 11 2024 00:03:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14854757	Email/Text: bankruptcy@oliphantfinancial.com	Jul 11 2024 00:03:00	Oliphant Usa, Attn: Bankruptcy Attn: Bankruptcy, 1800 2nd St , Ste 603, Sarasota, FL 34236
14854177	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 11 2024 00:04:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14854759	Email/Text: fesbank@attorneygeneral.gov	Jul 11 2024 00:03:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14873603	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 11 2024 00:16:06	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14854760	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 11 2024 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14854761	^ MEBN	Jul 10 2024 23:57:16	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14854763	Email/Text: bankruptcy@philapark.org	Jul 11 2024 00:04:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14854764	+ Email/Text: Loan.OpsServ@quorumfcu.org	Jul 11 2024 00:03:00	Quorum Fcu, 2 Manhattanville R, Purchase, NY 10577-2113
14854765	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 11 2024 00:04:00	Santander Consumer Usa, Attn: Bankruptcy, PO Box 961211, Fort Worth, TX 76161-0211
14854766	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 11 2024 00:14:47	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14854767	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 11 2024 00:15:44	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14854768	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 11 2024 00:30:54	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14854769	^ MEBN	Jul 10 2024 23:57:13	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14854771	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 11 2024 00:04:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14854772	^ MEBN	Jul 10 2024 23:57:01	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14854774	Email/Text: bknotice@upgrade.com	Jul 11 2024 00:03:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14854775	+ Email/Text: LCI@upstart.com	Jul 11 2024 00:03:00	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14854785	^ MEBN		

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		Jul 10 2024 23:57:05	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14854776	^ MEBN		
		Jul 10 2024 23:56:56	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
14854777	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Jul 11 2024 00:15:01	Wells Fargo, Attn: Bankruptcy, 420 Montgomery St, San Francisco, CA 94104-1298
14859530	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Jul 11 2024 00:14:10	Wells Fargo Bank Small Business Lending Division, PO Box 29482 MAC S4101-08C, Phoenix, AZ 85038-9482

TOTAL: 61

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14865530	*	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14868599	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14859130	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Douglas V. Gratz help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re:

Douglas V. Gratz,

Debtor.

Case No. 24-10376-PMM

Chapter 13

**ORDER DISMISSING CHAPTER 13 CASE AND SETTING DEADLINE FOR  
APPLICATIONS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES**

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Standing Trustee (“the Trustee”), and after notice and hearing, it is hereby **ORDERED** that:

1. This chapter 13 bankruptcy case is **DISMISSED**.
2. Any wage orders previously entered are **VACATED**.
3. Pursuant to 11 U.S.C. §349(b)(3), the undistributed chapter 13 plan payments in the possession of the Trustee shall not revert in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall revert pursuant to 11 U.S.C. §349(b)(3).
4. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within fourteen (14) days of the entry of this Order.
5. **Promptly after the expiration of the response period for any application authorized by Paragraph 4 above, Counsel for the Debtor shall file either:**
  - a. a Certification of No Response confirming that neither an objection to the proposed compensation nor an application for administrative expense has been filed; or
  - b. a Certification that an objection or an application has been filed (after which the Clerk shall schedule a hearing on all such applications).
6. If no Certification, as required above in Paragraph 5 has been entered on the docket within sixty-three (63) days of the entry of this Order, then the Standing Trustee shall: (a) if any applications for administrative expenses other than Debtor(s)’ Counsel’s have been filed, request a hearing thereon or (b) if no such applications have been filed, return the undistributed chapter 13 plan payments in his possession to Debtor(s) pursuant to 11 U.S.C. §1326(a)(2).

Date: **July 10, 2024**



Patricia M. Mayer  
U.S. Bankruptcy Judge